



Eighteen Years

—of—

**Successful
Collection
Experience**

THAT'S OUR RECORD

Financial Adjusters Limited

BONDED

Telephone — 92 461

Private Branch Exchange

National Trust Building

WINNIPEG

CANADA





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Eighteen Years of Successful Service

OUR Company, was organized in 1917. By rendering good service, and developing new and better methods of collecting accounts, and by promptly accounting to our clients for every cent collected we have grown along conservative lines and now enjoy an enviable reputation as a reliable and successful collection medium.

Special Service to Our Clients

A great deal of money is lost annually by creditors not collecting the money honestly due to them for goods sold and delivered or professional services rendered, but not all creditors realize that a large percentage of the accounts they call bad can be collected at a very reasonable cost if intrusted to our care. We devote our entire energy to collecting





accounts which the creditor is unable to collect and our method of obtaining the money is different. A personal investigation of every claim is made. When diplomacy fails and we find a debtor able to pay we force the issue, but when our investigation convinces us that he or she is really unable to pay, we try to get a note bearing interest, or at least a promise in writing to pay at some future date, thereby preventing the account from outlawing.

You Retain Control of Your Accounts

WE demand no formal contract. We accept your accounts for collection as your agent and as such use diplomacy and discretion in approaching a debtor. We handle an account the same as if the debt was actually owing to ourselves. Our whole organization is trained along this line and we often satisfy a disgruntled debtor, secure payment and restore him to the creditor's list of friends and supporters.





Collection Made Anywhere

—Lost Debtors Traced

OUR methods, perfected through years of experience, are much more thorough than those of most collection agencies, and include all the legitimate means available to any Agency or firm of Solicitors. We have been just as successful in collecting money in smaller cities and towns as in this city where our office is located. We have bonded representatives in practically every locality and have collected thousands of accounts in distant parts of this country and in the United States.

Monthly Statements and Remittances

BEFORE the end of each month we balance our books, just as banks do, and by the end of every month statements are mailed showing all collections made with cheques for every dollar due our clients. It is also our policy to report back to our clients as promptly as possible any accounts found to be uncollectable.





Ample Evidence of Our Responsibility

OUR references are the the Royal Bank of Canada; Sweatman, Fillmore, Riley & Watson, Barristers, of this city, and many satisfied clients, consisting of manufacturers, wholesalers, retailers, banks and professional men all over Canada, the United States and elsewhere. We invite investigation as to our efficiency and reliability.

Legal Service

WE are also prepared to have suit entered and obtain judgment anywhere in Canada, the United States or foreign countries at the minimum cost. We employ only reliable agents and our clients are always protected by our bond. Of course, we never sue without first placing the facts before our clients and getting their instructions. When we do sue we do not quit until we get the money if there is any legal process by which it can be obtained.





Testimonials

DURING the many years we have been in this business many clients have written letters of appreciation of the good work we did for them in collecting their accounts. Some of these letters we have kept and will be pleased to show them to anyone interested.

Collection Tariff

OUR commission rate graduates from 5%. It is based upon the cost of obtaining the money. Our aim is to please our clients and during the eighteen years we have been in business our commission charges have always been satisfactory to our clients. Should you wish to know exactly what our commission will be on your claims, we will be glad to quote our figure if you will state the nature of the debt, age and amount. We accept collections upon a strictly contingent fee basis and make no charge unless we produce results.





Special Drafts and Letters

WE also supply special drafts and form letters printed upon our own stationery at a small cost. Many claims can be collected at a cost of ten or twenty cents by using these forms. No commission to pay. Samples supplied upon request.

Bad Debts Collected

ACCOUNTS that you have written off your books as uncollectible are not always entirely bad. We have collected many such claims and are willing to investigate at no cost to you. You take no chance—you cannot lose and may gain much. Any money collected in this way will be divided equally between us. If you will send us your list you will be pleased with the result.





Experience

OUR President and Managing Director, O. T. Hess, prior to organizing this business, was for many years credit manager for two different Wholesale Houses and thoroughly understands the adjustment of accounts of every nature, and the collection of every claim that comes to our office is supervised by him.

Delay Often Causes Serious Losses

COLLECTING money is an art and only those practiced in the art and possessed of the necessary machinery can be successful. You are invited to use the most economical and effective collection service in Western Canada. If you want to obtain every dollar your accounts will bring do not delay in sending us your list. All we need is the name, address, amount owing and the month and year you rendered the service.





It Pays to Employ Experts

WE render superior, highly-developed personal service in Winnipeg and Suburbs. Dignified handling of collections, investigation and adjustments by trained specialists. Competent legal connections. We are organized and equipped to take over all your collection problems—anywhere in Canada, the United States or elsewhere.

NOTWITHSTANDING the long and serious depression and the drastic Debt Adjustment Legislation, we have been able to collect enough money for our clients, upon a strictly contingent fee basis, to enable us to weather the storms. Many of these claims would have been a dead loss to our clients had they not employed us. While conditions are still abnormal there are signs of improvement, and prompt action now will pay big dividends. May we help you? Remember, we make no charge unless we collect.

FINANCIAL ADJUSTERS LIMITED



Here is one unsolicited Testimonial



The following are the exact words contained in a letter just received from one of our clients in the United States:

"The writer wants to compliment you, Mr. Hess, upon not only what you have accomplished but in the very definite reports you make, as it is certainly gratifying to get something of that kind from Canada, which has not been our good fortune heretofore."

Many more similar letters can be found in our files.



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